

-Helpful Hints
& Advice to
Employees

Ford
Motor Company

1915

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L I B R A R Y



Helpful Hints *and* Advice to Employees

TO HELP THEM GRASP
THE OPPORTUNITIES
WHICH ARE PRESENTED
TO THEM BY THE FORD
PROFIT-SHARING PLAN




Published by the FORD MOTOR COMPANY
DETROIT MICHIGAN U.S.A

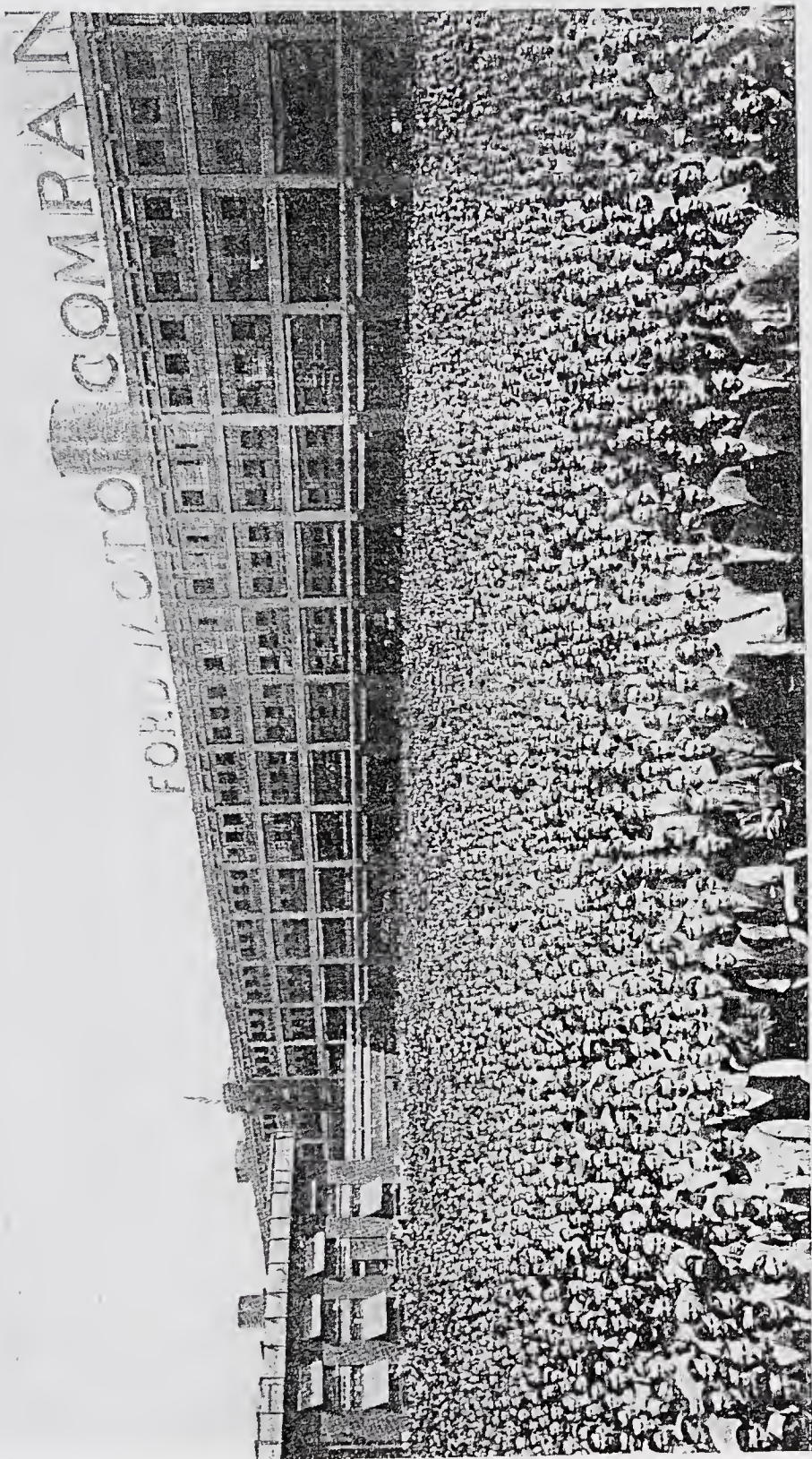
1915

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The day shift at the Ford Motor Company

PREFACE

THE plan of the Ford Motor Company, in increasing the income of its employes above the regular going wage, sought to better the conditions of each employe and those dependent upon him.

No rules or regulations, of a general nature, are employed. Each individual is given a chance to work out the very best condition for himself in a way that will give him the most pleasure and satisfaction and foundation for further growth.

The Company has organized a staff of men, whose business it is, to help and encourage every man that needs assistance to grasp the opportunities that are his.

One other function of this organization is to see that those who, through circumstances or environments, have no understanding of what this plan really means, are not prone to waste their substance for their own hurt, nor those about them.

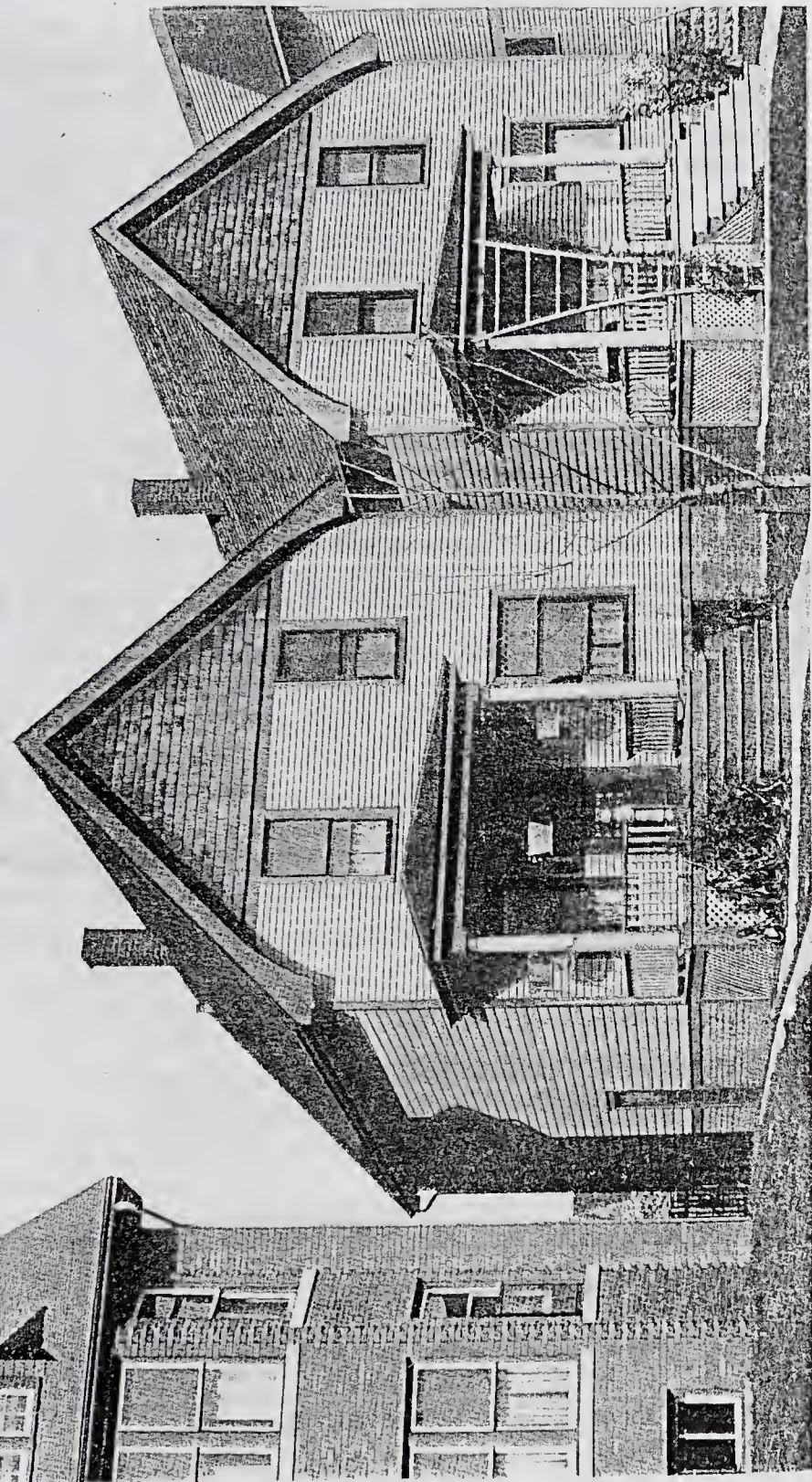
The plan and scope of the work is exceedingly broad and unselfish. The sole and simple aim of the entire scheme is to better the financial and moral standing of each employe and those of his household; to instill men with courage and a desire for health, happiness and prosperity. To give to father and mother sufficient for present and future; to provide for families in sickness, in health and in old age and to take away fear and worry. To make a well rounded life and not a mere struggle for existence to men and their families, and to implant in the heart of every individual the wholesome desire to Help the Other Fellow, whenever he comes across your path, to the extent of your ability.



Henry Ford



James Couzens



A good representative home owned by a Ford employe

HELPFUL HINTS AND ADVICE TO FORD EMPLOYEES



THE main purpose of this book is to put in printed and picture form the aims and objects the Ford Motor Company has in view, and what it hopes to achieve, for the benefit of its employes, through its profit-sharing plan, and its sociological department.

Through the officers of that department and its investigators, the Company has been able to give the employes an idea of the scope of the plan, and what it hopes to attain in the way of improving living conditions, better morals, and the encouragement of habits of thrift and saving.

The Company desires all of its employes and their families to be well housed, live in good wholesome neighborhoods, and be as free as possible from danger of disease caused by dark, foul, filthy tenements, and unwholesome localities.

In this book will be found types of so called good and bad homes; sanitary and insanitary living conditions; good and bad neighborhoods. These views are presented for the purpose of showing the benefits which can be obtained by imitating the good, and avoiding the bad, in the home and surroundings.

The Company does not undertake to select neighborhoods or plan homes for its employes, but it does expect that they, to be profit-sharers, will choose wholesome and decent neighborhoods and buildings, and keep their homes and surroundings clean, sanitary and healthful.

This requirement is made that the employes and their families may live healthily and cleanly, and be a credit to the Company, as well as to themselves and the community in which they live.

This book is meant to supplement the work the investigators are doing in making personal calls upon employes. Read the facts and suggestions presented, and study the pictures with the aim in view of drawing as much comfort and satisfaction out of life as possible,

by leading clean, moral and self-respecting lives, and to provide for the future and old age.

Those who benefit by the profit-sharing plan should realize that it is to their interest to help in insuring its continued success, and it is therefore hoped that each employe will show a reciprocal interest, and give his best efforts toward that end. Each employe should feel that he is one of a big organization, and take a personal interest in its welfare.

RULES GOVERNING ELIGIBILITY TO SHARE IN PROFITS

Every male employe over 22 years of age, who leads a clean, sober and industrious life, and who can prove that he has thrifty habits, is eligible to share in the profits.

Every married man, no matter what age, who can qualify as to sobriety, industry and cleanliness, can participate, if he is living with his family.

Every young man under 22 years of age who is the sole support of a widowed mother, or next of kin, and who leads a clean, sober and industrious life, can participate.

All women employed by the Company who are deserving, and who have some relatives solely dependent upon them for support, can receive benefits through profit-sharing.

All persons employed on or after October 23rd, 1914, will not be permitted to share in profits until they have been in the Company's employ six months, and then qualify as per requirements stated above.

It is the earnest wish of the Company that every employe who has reached the age of 22 years, shall qualify under the rules laid down and receive the benefits offered.

Cases have been brought to the Company's attention indicating that some young men, in order to qualify as profit-sharers, have hastily married without giving serious thought to such an important step in their lives. Seldom does such a marriage prove a happy one. If they would give more thought to the uncertainty of business affairs and the certainty of the obligations and responsibilities assumed in the marriage vows, there would be less work for the divorce courts.

HOW IS AN EMPLOYE'S SHARE OF THE PROFITS DETERMINED ?

Each man's pay is divided into two parts; his wages and his share of the profits. Employes are hired at an hourly rate ranging from 34 cents upward. This sum represents the rate of

wages which the Company will pay him for his services and labor.

By share of profits is meant that sum which is put into the pay envelopes each pay day, over and above the sum earned and paid as wages.

It is the profit received by an employe that is expected to be of permanent benefit to him, to be saved or wisely invested, and for this purpose the investigator calls from time to time to note the progress he is making in that direction.

INVESTIGATORS

The Ford Motor Company hopes through its profit-sharing plan, to help uplift humanity, and make better men of its employes; raise their moral standard through better surroundings, and foster habits of thrift, to provide against sickness or any misfortunes that may befall them or their families.

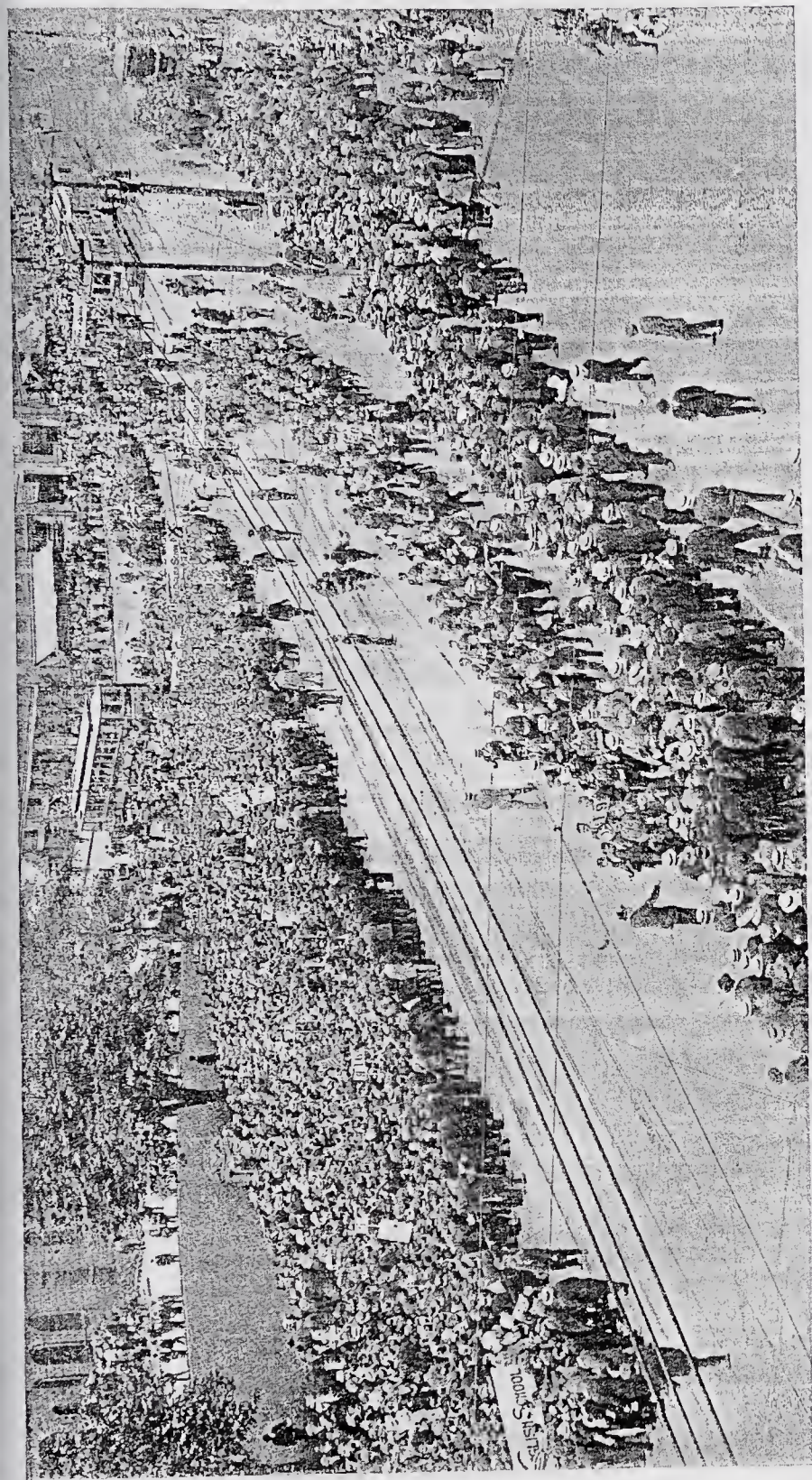
To some men surplus money is often detrimental and demoralizing. Some will not raise themselves above their old habits and manner of living when given the opportunity. There are others who are needy, yet thrifty by nature, who make good use of the share of profits given them.

A staff of investigators has been chosen whose duties are to explain the profit-sharing plan, and collect information and data from every one of the employes. This information is to be used in deciding who is entitled to benefit in the profit-sharing. It is also used to note from time to time, improvements made in home life, and to know whether the employe is being benefited, and to what extent. The Company simply wants to be assured that the profits are doing a lasting good, and it is for this reason only that investigations are conducted from time to time.

The judgment formed by the investigators, based upon information and figures obtained from the employe, goes a long way in determining whether the employe is worthy to receive or continue to receive profits from the Company, but is by no means final.

Each individual case, after being written up by the investigator, goes before a committee of the sociological department which passes final judgment on the case, and approves or disapproves for profit-sharing, as the case may warrant.

The investigators are engaged as important factors in one of the greatest, if not the greatest, industrial sociological plan for the benefit of humanity ever attempted; entirely new in its conception and far reaching in its ultimate end. Upon them and the result of their work depends, in a large measure, the success of the plan and its successful continuation. It is the duty of every employe to aid the investigators in every way possible in their work.



Americanization Day, July 5th, 1915. The parade of 6000 Ford employes through Campus Marius, Detroit, to take part in exercises held at Belle Isle

The duties of the investigators are many and varied, not the least of which is giving advice as to who should be assisted in other ways than by the giving of profits or money.

Almost every country on the globe is represented among the army of workers in the Ford Plant, there being no less than 53 distinct types of nationalities among its employes.

The task of acquainting and getting each employe imbued with the idea and spirit of the Company in this work is therefore a large and slow one.

We ask you to have your papers and receipts so sorted and arranged, that when the investigator calls upon you to note progress, you will be able to give him, with as little delay as possible, the information he seeks.

IDENTIFICATION OF INVESTIGATORS

Unscrupulous agents, schemers and fakers are abroad in the land, and it has come to the Company's attention that some of its employes have been the victims of their frauds and misrepresentations. If employes do not know for a certainty the Company's investigator, or are in doubt as to the person who approaches them as its representative, have no dealings with him until he proves that he is an authorized representative of the Company sent for the purpose of getting the information he seeks. If he is an investigator for the Ford Motor Company he can easily prove it by showing you his identification card and his Ford Motor Company badge. If he cannot produce his card of identification you may be certain that he is an impostor, and is working for his own personal gain, at your expense.

By being careful and positive in this regard you may save yourself from being victimized by impostors who prey upon the innocent as well as the careless person.

This company has nothing to sell but Motor Cars, and is in no way connected with any company, firm or individual engaged in selling real estate or anything whatsoever. No one who tries to sell an employe anything is an agent of the Ford Motor Company. If he says he is, he lies. Do not buy anything from him.

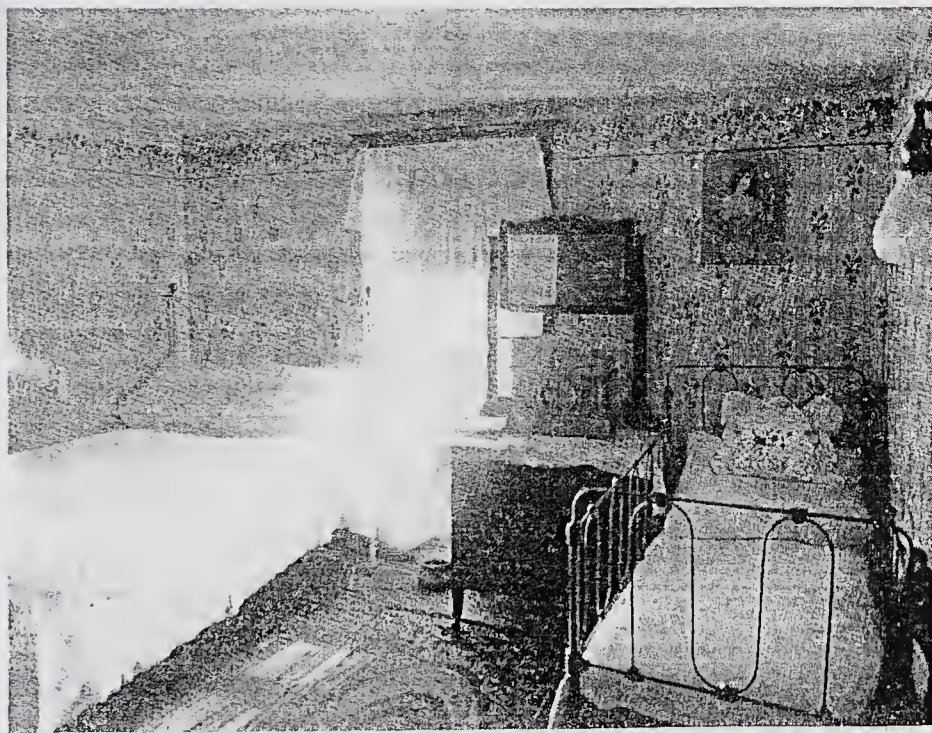
As it is the Company's desire to safeguard employes' interests, they ask that employes report to the investigation department promptly, giving name and address, if possible, of any person who attempts to sell property, and who states that the Ford Motor Company owns, or is interested in the same; or solicits insurance on the grounds that he is selling Ford Motor Company policies.

CHANGE OF ADDRESS

It is of the *utmost importance* that employes give their new address, *immediately* after the change is made, to the time clerk in their department, or the head watchman in the watchman's office. Failure to do so may mean the *loss of their position*.



An unhealthy bedroom, a breeder of tuberculosis. Note the child sleeping at the center of the picture



A good, clean room with plenty of light and air

HOME COMFORTS AND SANITATION

Employees should not sacrifice their family rights, pleasures and comforts, by filling the house with roomers and boarders, nor endanger their children's morals or welfare by allowing them to associate with people about whom they know little or nothing.

Employees should live in clean, well conducted homes, in rooms that are well lighted and ventilated. Avoid the congested and slum parts of the city. The Company will not approve, as profit-sharers, men who herd themselves in overerowed boarding houses which menace their health. Select a home where there are few boarders or roomers, the surroundings clean and wholesome, paying particular attention to the sanitary conditions in the house.

Do not occupy a room in which one other person sleeps, as the Company is anxious to have its employees live comfortably, and under conditions that make for cleanliness, good manhood and good citizenship.

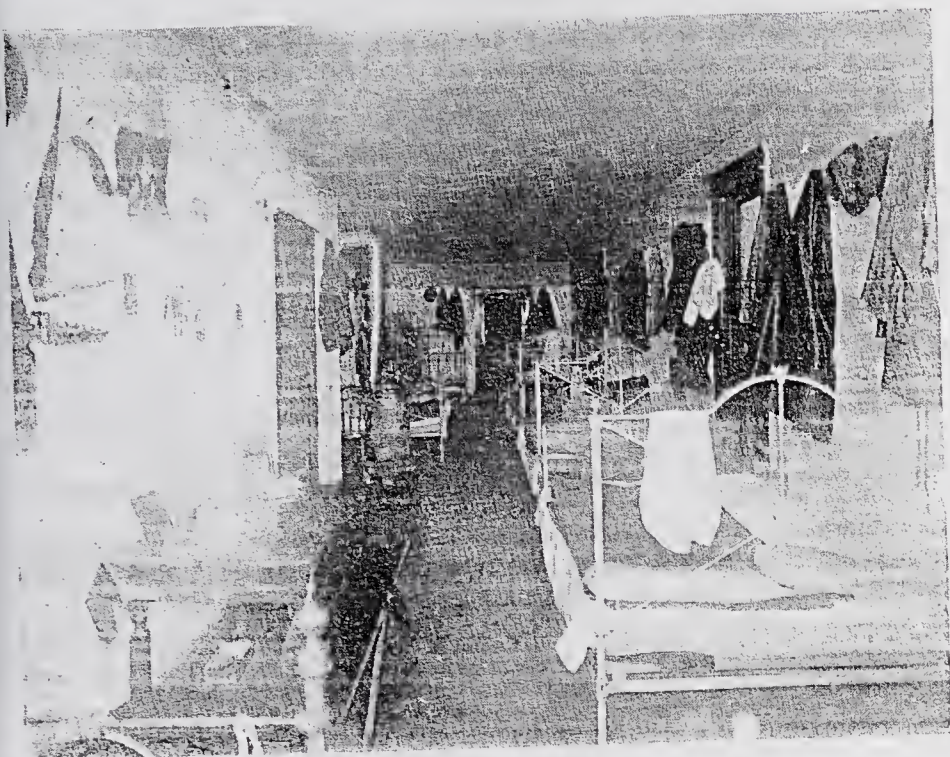
One of the most important problems of the profit-sharing plan is the home life of the employe. The Ford Motor Company is a firm believer in cleanliness and sanitation. These two, coupled with that of safety, are of prime importance in the factory, which is shown by the expense, care used and plans adopted, to insure results. The Company wishes to carry these ideas into the homes of the employes.

The investigators have found, upon going into the homes of many employes, and particularly some of those of foreign birth, that in many cases they were living and sleeping in over-crowded rooms and tenements. Often these rooms and tenements were dark, ill-ventilated and foul smelling, with poor sanitary conditions as to toilet accommodations and the disposal of garbage and refuse. The Company expects employes to improve their living conditions, make their homes clean and comfortable, provide wholesome surroundings, good air and light, and to keep their households for themselves and immediate families.

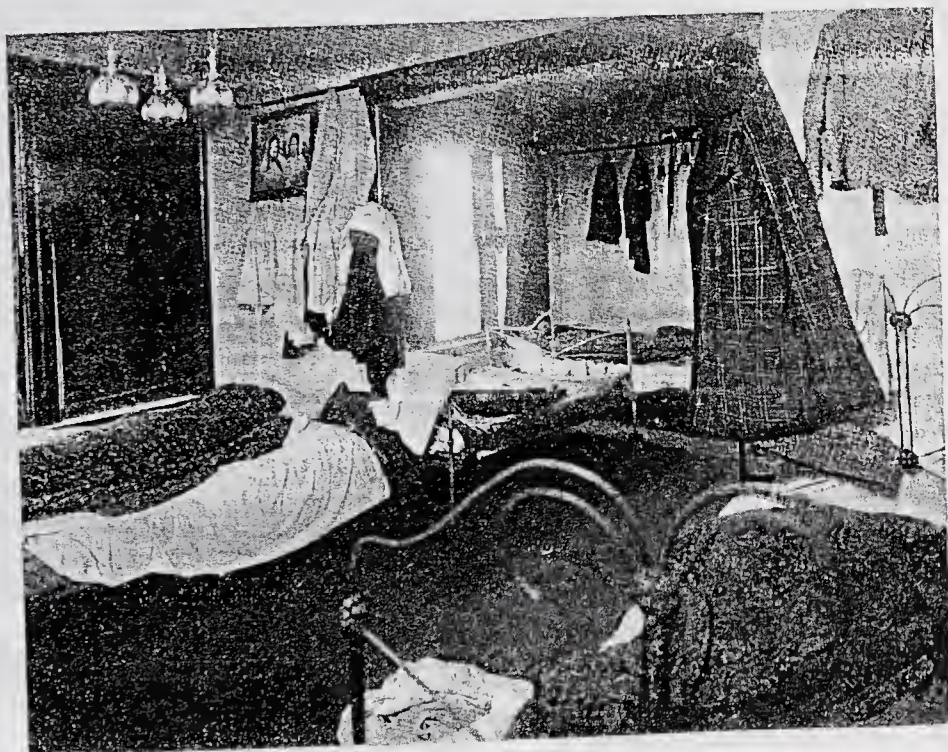
Employees should use plenty of soap and water in the home, and upon their children, bathing frequently. Nothing makes for right living and health so much as cleanliness. Notice that the most advanced people are the cleanest.

The premises and back yards should be kept clean, and, where conditions permit, a vegetable garden or flower bed cultivated.

Improved garbage cans, of which there are several good types on sale, should be used. The can should be covered at all times, especially during the summer time, to prevent the carrying of disease germs by flies, dogs, cats and rats.



Here were fourteen men sleeping in one room with windows closed. There is positive danger to health under such conditions, owing to breathing foul air



A crowded unhealthy bedroom. Employees should have a single room, if they wish to be healthy and strong

THE CHILDREN

Children who are compelled to resort to the streets and alleys of the city for playgrounds are not getting what they need. To insure good health, and enable them to enjoy in fullest measure the desires of happy childhood, they should have open ground and space for play.

Choose a home in a locality where ample room, with good wholesome surroundings, will enable the children to get the greatest benefit possible from their play, under conditions that will tend to clean and healthful ideas, rather than those likely to be formed in the streets and alleys of the crowded section of the city.

If children's minds and energies are directed in good wholesome channels it will become a habit with them, and save parents worry and trouble in later years. Take an interest in the children's amusements, and direct them right. Do not fail to watch them closely as to their habits, and associates, during their formative period.

From 12 years of age to 18 especially is a time when they should be guarded well, and not allowed to contract habits and vices injurious to their welfare and health.

THE EXAMPLE PARENTS SET THEIR CHILDREN GOES A LONG WAY IN FORMING THEIR HABITS. A GOOD EXAMPLE IS THE BEST SERMON.

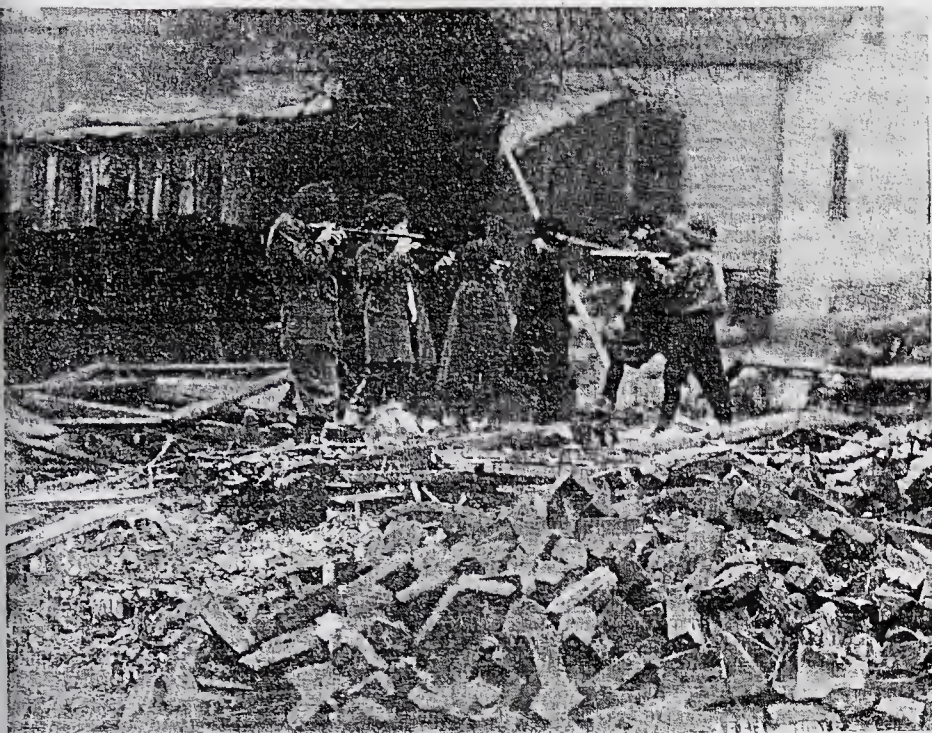
Some parents seem to think their duty is ended when their children are able, in a large measure, to do for themselves, but much guidance and care are necessary during their youth. Seek for and deserve their confidence, to guide them right. Know who their companions are, and see that they are decent and clean minded.

EDUCATION

It should be the pleasure, as it certainly is the duty of the parents, to give their children the best possible education their means permit. To this end the Company urges that parents see to it that their children are enrolled in some school as soon as they arrive at school age. The benefits to be derived from a good education are great and lasting.

To have children prepared to compete successfully in the struggle of earning a living, and to understand and enjoy the best things in life, they must have at least, a good, common school education. Therefore, parents should see to it that their children attend school regularly and keep them in school as long as possible, for a good education is a rich heritage.

The laws of the State of Michigan compel all children between the ages of 7 and 16 years to attend school, unless prevented from so doing by physical disability.



Children should not be compelled to resort to alleys for playgrounds. Profit-Sharing enables Ford employes to have their homes where their children will get the most out of life that is beneficial to them



"The men and women of to-morrow." Every boy and girl should be attending school and being prepared for the future

HEALTHFUL SUGGESTIONS

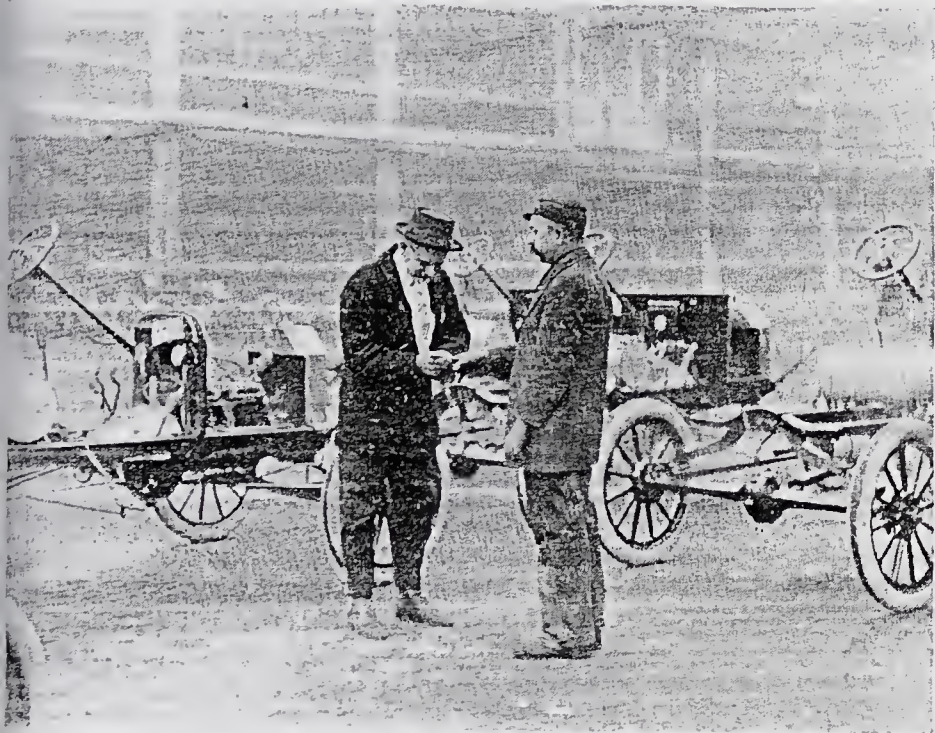
The medical department of the Ford Motor Company was established solely for the aid and benefit of the employes; to see that they are in proper physical condition for their work and, if not, to do all that can be done in order that they may be in the best condition possible for the fulfillment of their duties. The following are a few suggestions which, if observed, should prove of great value, not only to the employe, but also to his family and his home. These suggestions are divided into two classes, viz:—those governing the employes, and those pertaining to the home.

SUGGESTIONS FOR THE EMPLOYES

1. SAFETY FIRST.
2. Do not take unnecessary risks.
3. Should an accident occur to you, no matter how small, go to the doctor's office immediately.
4. All foreign bodies lodged in the eye should be removed by the doctor or first-aid man, and not by a fellow employe, because serious complications may result and probably cause blindness.
5. All cuts and bruises, even those of the most trivial nature, should be taken care of in the doctor's office so as to prevent an infection.
6. Do not wear loose-fitting or ragged clothing, as you are liable to be caught and pulled into a machine and seriously injured.
7. Never do any grinding without wearing goggles.
8. Do not try to lift anything beyond your strength, as you are liable to rupture yourself. Should you notice any swelling in your groin, have it attended to at once.
9. Always be neat and clean in all things. Do not be slovenly.
10. Do not spit on the floor as this may spread disease; sputum may contain germs of consumption, pneumonia, bronchitis, lagrippe and syphilis.
11. Should you notice a loss of weight, a persistent cough, or should you have excessive night sweats, go to the doctor's office at once for examination, as these are symptoms of consumption.

Rules for the prevention of this disease:

- (a) Always sleep with your window open, Summer and Winter.
- (b) When you are working hard all day, get plenty of sleep at night.
- (c) Eat plenty of good nourishing food.
- (d) Do not sleep in the same room with more than one other person.



The wrong way of removing a piece of steel



The result of an infected hand

12. Always take good care of your teeth; brush them every morning and night with a good brush and powder; do not allow them to decay; poor teeth are injurious for the following reasons:—
 - (a) They are useless for chewing, and consequently cause indigestion.
 - (b) They cause tooth-ache, abscesses and neuralgia.
 - (c) They poison the jaw bone.
 - (d) They are hiding places for germs.
13. Do not use the same towel as another person.
14. Bathe often.

SAFETY FIRST.

SUGGESTIONS FOR THE HOME

1. Always keep the house neat and clean.
2. See that the house has plenty of light; darkness aids the growth of germs and disease.
3. See that the house is well ventilated; all doors and windows should be opened once daily, and allowed to remain open for at least five minutes.
4. Do not spit on the floor in the home.
5. Do not allow the doors or windows to remain open in the summer time without screens in them.
6. Do not allow any flies in the house, as they are carriers of germs. Flies swarm in the filthiest places and each fly is covered with filth and germs. When flies crawl over your food, they leave filth and germs behind them.
7. Do not allow food to remain on the table without being covered.
8. See that the baby's milk bottle is kept clean, and the milk sweet. Use ice in the Summer time for this purpose.
9. Do not allow any refuse or garbage to remain in the house or on the premises, but see that it is either buried or burned. Keep refuse cans covered.
10. See that the plumbing is in good condition. Do not allow any foul odors in the house.
11. Do not allow any stagnant water to remain on the premises. See that it is drained off.



*The wrong way of removing
a foreign particle
from the eye*



The result of the wrong method



The right way of removing a foreign particle from the eye

12. Do not forget that the medical department is open every day in the week, and every hour of the day and night. A qualified physician is constantly on duty, and professional services for injuries are always available on either work days, Sundays or holidays.



Never uses a tooth brush



Always uses a tooth brush

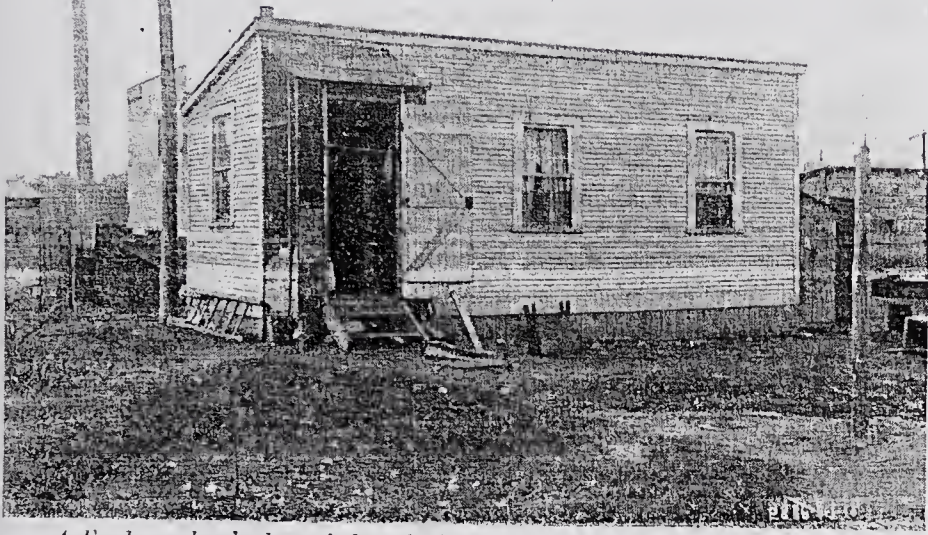
THRIFT

Every employe participating in profit-sharing is expected to save some part of the profits allowed him. No hard and fast rule can be laid down or adopted in this particular, as responsibilities differ with different persons and families. For instance, an employe with a family of wife and six children cannot be expected to save as much as one with only two or three children, or none.

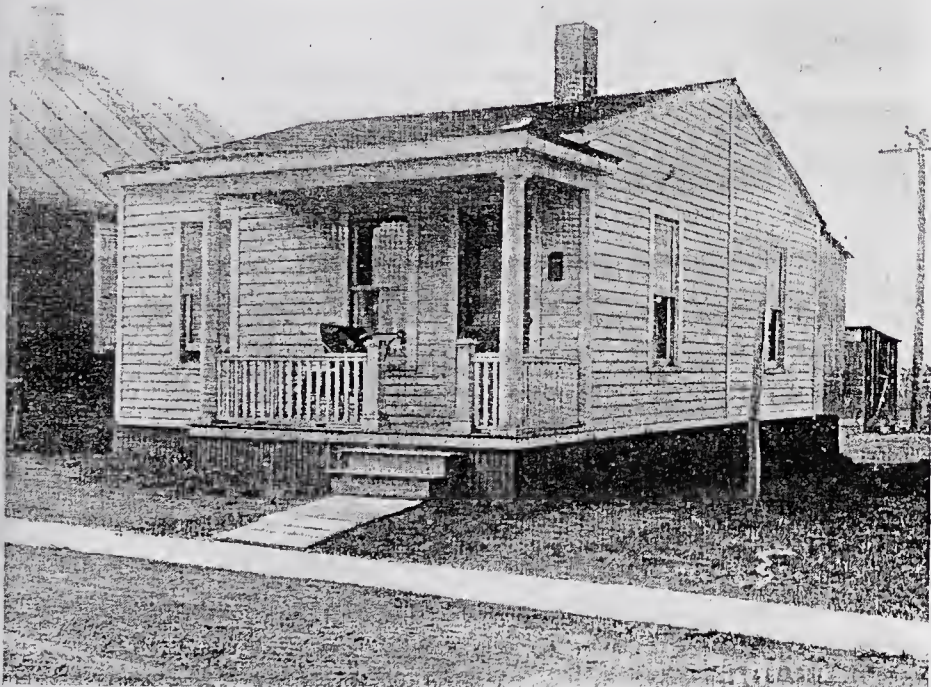
The single man with no one dependent upon him is in a position to save all of his profits, and it is from this class that the Company expects the greatest gain in savings to be made.

USING PROFITS WISELY

The average man does not lay aside enough of his earnings for his declining years. The truth of this is forcibly shown by statistics, which show that more than 90 per cent of the men who live to the age of 65 and over are absolutely dependent, or exist on insufficient earnings. Tables have been prepared by those who have made a study of the different periods of life, which



*A Ford employe's home before the inauguration of the profit-sharing plan,
January 12th, 1914*



*Four months after receiving a share of the profits an addition was built,
doubling the size of the house*



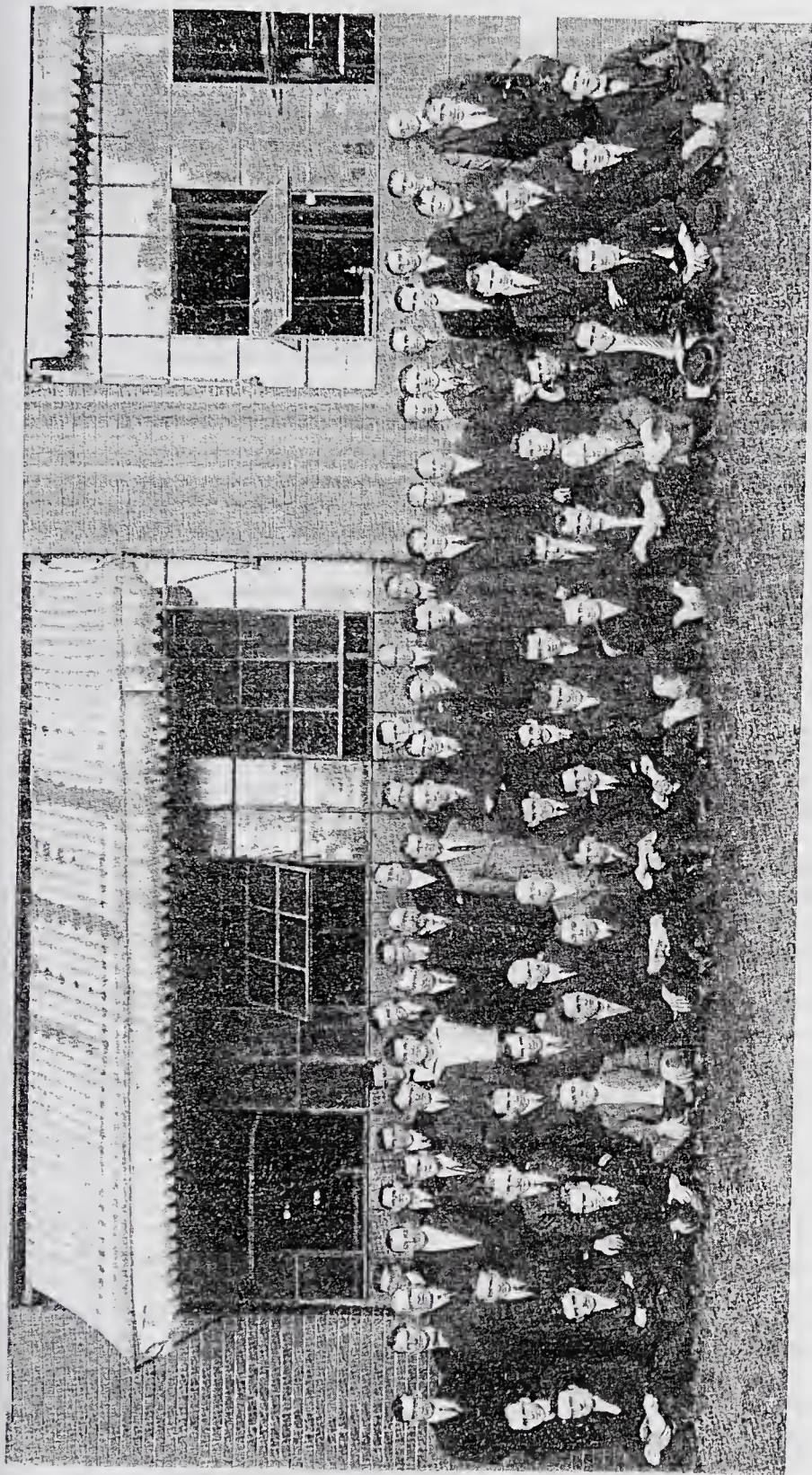
*The same employe's present quarters, fourteen months after receiving
a share of the profits*

show the dependent, is from infancy up until the age of 20 years. The formative period is from 20 to 30 years. The accumulative period is from 30 to 45 years. The efficiency period is from 45 to 55 years. The retrograde, or backward, period is from 55 to 65 years. Finally, comes the dependent period from 65 and on. It would therefore seem that these facts would lead any thoughtful person to the conclusion that a system of saving should be started early in life, in order that the greatest yield or returns from his savings or investment will fall to him when his earning capacity is on the decline, to avoid being dependent on others.

The Ford Motor Company is sharing the profits of its business with its employes so as to enable them to put by something for emergencies and old age.

A double purpose is served under the profit-sharing plan. First, to provide money for future needs; second, to foster self-control. The second is the more important of the two, because, having that, the first is quite assured.

The savings of an individual are pretty much the measure of his self-control. George Washington said, "Economy makes happy homes and sound nations; instill it deep." Abraham Lincoln said, "Economy is one of the first virtues. It begins with saving money." Bismarck said, "Saving leads to security, happiness and good citizenship. It makes men, while extravagance makes vicious and worthless members of society."



The teachers of the Ford English School who voluntarily give their services to help their fellow employees learn the English language

The man, who, being fairly well paid, cannot resist the inclination to spend all he earns is as defective as an automobile without a brake. Both are headed for the scrap heap of failures.

BANKING

THE BANK IS A SAFE PLACE FOR SURPLUS MONEY.

It is of the utmost importance that employes select a safe place in which to deposit their savings. *Select a state or national bank, or the United States postal savings department, in which to deposit savings. Do not deposit money with steamship company agents, merchants or private bankers.*

The Company also urges that employes do not use their trunks as savings banks; they were not made for that purpose. If the house or trunk burns, the money is lost. On the other hand, it may be stolen. Do not carry large sums of money, for by so doing, an incentive to crime is created, and there is danger of being robbed; and again, the less money one carries, the less will be spent.

The Company recommends that employes place their savings in banks until they have enough saved to make a fair sized payment upon the home or property that they decide to purchase. In this way it will reduce the amount of interest to be paid, by making the sum upon which interest is paid that much smaller, according to the amount paid down on the first payment, and thus make it easier to put the purchase through to a finish. It is better to keep the money in a savings bank than to invest it blindly.

Employes should not wait until they have a large sum saved before making a deposit in the bank. The banks will accept sums from \$1.00 upward. It is well to always have some money on deposit for emergencies.

INVESTMENTS

It is the hope of this Company that every one of its married employes will own his own home as soon as conditions, consistent with comfortable and clean living, will permit. Those desiring advice in relation to buying of homes, life insurance, citizenship papers and legal matters in general, may consult the Company's attorney at the employment office from 8:00 A. M. to 5:00 P. M. daily, and until 12 noon Saturdays.

Before withdrawing savings from the bank to make an investment, ask the advice of the legal department of the Company, as to whether it is wise to do so.

Loans without security are risky and frequently result in loss to the lender. Such loans are therefore not approved. A mere promissory note is not security. It is only evidence of the loan. By good security is meant in general, such security as a bank would require before making the loan. If, considering the above,

it seems advisable to make a loan out of one's share of the profits, the legal department should be consulted and pass upon the security and form of note.

HOW A "FORD PROFIT-SHARER" CAN MAKE INCOME FROM INVESTMENT EQUAL WAGES AT AGE OF 50

By adopting a systematic method of regular saving and conservative investment covering a period of 28 years, a "Ford Profit-Sharer" may, at the age of 50, retire from active work and continue to receive \$5.00 per day in interest from investments made during the 28 years. Consider the case of a young single man, 22 years of age, receiving a share of the profits, which, with his daily wage, pays him \$5.00 per day. \$50.00 per month was banked for the first 4 years, at which time he married, furnished a home at a cost of \$400.00 and thereafter continued to place \$30.00 per month in the bank. At the end of the first 4 years, he would have to his credit, including compound interest at 3%, \$2,551.96. Deducting \$400.00 for furnishing home, would leave a balance of \$2151.96.

A safe and very good investment at this time would be to take \$2000.00 out of the bank and invest it in a safe real estate mortgage paying 6% interest.

So at the beginning of the fifth year, he looks forward to saving, in the next 6 months, the following: First, the regular \$30.00 per month or \$180.00; second, six months' interest on \$151.96 (the amount left after drawing out \$2000.00) plus interest on monthly deposits, making a total of \$3.85; third, interest on the \$2000.00 mortgage or \$60.00. This makes a total of \$243.85. Add to this the \$151.96 left in bank after drawing out the \$2000.00 and the total is \$395.81. At the end of the fifth year, the total will have increased to \$643.32, and at the end of the sixth year to \$1149.53. At this time another \$1000.00 mortgage may be bought, leaving a balance in the bank of \$149.53. Under these circumstances, the point will soon be reached where \$1000.00 mortgages can be bought with greater frequency. For instance, starting with the first mortgage at the fourth year, two more mortgages of \$1000.00 each may be purchased at intervals of two years; from the eighth to the fifteenth year at intervals of 1½ years, to nineteenth year at intervals of 1 year and thereafter until the twenty-eighth year at an average of nearly one every six months. On his fiftieth birthday he would own \$27,000.00 in 6% mortgages and have in the bank \$19.75. His income from investments at this time, if he wishes to retire, amounts to \$1620.59 per year or \$135.00 per month.

For the benefit of those who have had little or no experience in buying vacant lots for an investment, the following is shown:

The value is liable to increase greatly in the course of a few years, and again it is liable to be worth no more than at the time purchased. This is especially true in new subdivisions, where lots were sold for a few hundred dollars with no improvements whatever. If, in addition to the interest and taxes, the cost of the various expenses, such as street opening and paving, laying of sidewalks, gas and water pipes are paid by the purchaser, the amount expended frequently amounts to so much that it is often difficult and sometimes impossible to dispose of one's equity without suffering a loss.

Purchasers often default in their payments due to physical disability or other causes, and in many cases lose all they have invested.

If a person has invested all of his savings in property, and for any reason has immediate need for the money invested, it is usually quite difficult to dispose of one's interest, without suffering a considerable loss of time, as well as great financial loss, as he is forced to sell at the other fellow's price and pay a real estate commission of from three to five per cent in addition.

The majority of the State and Federal Banks will not advance money on vacant property, it being necessary that a building be in course of construction to secure a loan, as these banks do not consider vacant property as a ready negotiable asset.

The length of time required to purchase a \$1,000.00 lot on terms of 10% down and 1% per month, interest at 6%, is exactly ten years, during which time a total of \$1298.57, interest and principal, would have been paid, the interest amounting to \$298.57 or nearly 30% of the purchase price.

In addition to the total of \$1298.57, must be added the City, State and County taxes for the ten years. Estimating the assessed valuation of the lot at 50% of the purchase price, the combined amount of taxes would be approximately \$14.00 per year; or \$140.00 for the ten years, which, added to the cost of the lot, would make the actual cost to purchaser, \$1438.57.

On the other hand, if, instead of purchasing a lot, the \$10 had been deposited each month in a Savings Bank, at 3% interest, these deposits, with compound interest, would total in ten years, \$1534.50, or a net profit of \$234.50. In order to make the same amount of profit from the lot, it would be necessary to sell it for \$234.50 over the actual cost, which was \$1438.57, or \$1673.07, or an increase of more than 67% of the purchase price.

EXPENDITURES

Always take a receipt from dealers and doctors for money paid out for extraordinary items, like new furniture, house furnishings, improvements and repairs for the home, continued sickness in the family, hospital fees, etc.

Have a place for valuable papers, such as land contracts, insurance policies, bank books, etc.

When possible, or when time and conditions will permit, keep an account book, in which to enter daily items of expense. As a help towards savings, keep a careful watch over expenditures. Adopt some system of keeping account of expenses, and refer to that account from time to time, and note for what purposes the share of profits is being used. In analyzing the different items of the account it will be surprising to note that many things that seem necessary are really luxuries and could have been left out.

Avoid, as much as possible, making purchases upon the installment plan. Resolve to do without certain articles of furniture, musical instruments, and such like, until enough is saved to make a cash purchase, thus saving the interest paid the installment house, when a time purchase is made.

A good understanding should be had between husband and wife as to expenditures and savings.

The suggestions outlined here will be of great help in regulating expenditures, and by following them, the employe will be enabled at all times to have a knowledge of the exact standing of his financial affairs and accounts.



*Through insurance this man will be able to rebuild his home
without expense to himself*

FIRE AND LIFE INSURANCE

LIFE: The Company has obtained from the commissioner of insurance of the State of Michigan, the standing and responsibility of most of the insurance companies doing business in Detroit, and the legal department will advise you as to the responsibility of any company in which you are contemplating taking out insurance. The contracts of most of the old line companies are very similar, and the question as to whether the insurance is good or not depends mostly upon their financial standing. The legal department, of course, cannot guarantee the responsibility of any concern, but they can and will advise employees as to whether or not they have complied with the laws of the State of Michigan with respect to doing business here, and whether their financial statements show a sound condition. They can also advise as to the policies offered, and as to the best form suitable in each case.

The Company urges employees not to make application for any insurance until they are satisfied that it is with the company they want; that the kind of policy and premium is correct, and that they will be able to carry out the terms of the policy and pay all premiums. Sign no notes in payment of premiums unless there is presented a receipt executed by the company to the agent, showing that the premium has been paid to the company.



The Ford English School

FIRE: It is the part of wisdom and good business policy to be protected against loss by fire. In a few hour's time the savings and self-sacrifices of many years of toil, as represented by homes, may be wiped out unless they' are well insured against such an event by a policy with some reliable insurance company.

The cost of insurance premiums is small as compared with the protection and security afforded by having something upon which to make a new start, in case your buildings burn. The Company urges that all employes owning homes or buildings have them insured against loss or damage by fire. This advice also applies to those who own their own furniture.

LEARN THE ENGLISH LANGUAGE

The Ford School is conducted for the men in the factory who cannot speak English. Special class rooms have been fitted up in the factory to facilitate the work in this branch. The teachers are English speaking employes who have volunteered their services, and are teaching on their own time. The lessons are arranged and taught so that a working knowledge of English may be acquired by the average foreigner within a year's time. The classes are free to anyone who desires to avail himself of the opportunity offered.

Ford English School

This is to Certify that
having completed the Course of Study prescribed by the
Ford English School, is entitled to receive this

A course of study in the Ford English School covering a period of eight months gives a man the ground work in English speech, enables him to understand the English language, to write it and read it within certain limitations.

DIPLOMA

It gives him a definite comprehension of the rudiments of Government, National, State and Municipal, and fits him to become a Citizen of the United States, and to understand the obligations thereof.

Given at Detroit, U.S.A. this _____ day of _____ A.D. 19__

The fac-simile of diploma issued to graduates of the Ford English School after completing course

The hours for school are from 3:45 to 5:15 P. M. for day men, and 1:30 P. M. and 8:30 A. M. for night men. There are two groups of classes. One group meets on Monday and Thursday of each week, and the other on Tuesday and Friday.

The Company expects that every employe who cannot speak English will avail himself of this exceptional opportunity. There are over 1,600 men in classes at the present time.

By learning to speak English, employes will then be able to transact their own business and not be compelled to pay a commission or bonus to the boarding boss, or to anyone else, on articles bought or business transacted.

Employes will then also be able to understand in a more intelligent way, the orders, suggestions and advice from foremen as to SAFETY FIRST methods adopted in the factory, thereby guarding their own safety and the safety of others from injury.

Learn the English Language—It will insure safety, and save money.

CITIZENSHIP

The company believes it to be for the best interest of all employes born in other countries, that they become citizens of the United States as soon as possible, in order that they may enjoy the benefits, and protection offered by this form of government, and to take an intelligent part in the conduct of its affairs.

The legal department will advise employes as to the quickest and easiest manner of securing both first and second papers, and will guide them through the formality of obtaining citizenship. One of the attorneys may be consulted on this matter at the employment office from 8:00 A.M. to 5:00 P. M. daily, except Saturdays.

THE LEGAL DEPARTMENT

The legal department of the Ford Motor Company offers to employes service and assistance both in advising them in any legal difficulties, and in relieving them from legal entanglements. A great many of the difficulties in which employes find themselves have a legal phase, and in furthering sociological work, the department is always ready to co-operate in assisting the men to receive all the broad benefits of the profit-sharing plan.

In the following matters which continually arise in the average daily life of the employes, the legal department can assist them:

BUYING A HOME: As previously stated, the Ford Motor Company wishes all of its employes, at least those who are married, to own their own home at some time.

When an employe has found a house or property that suits him, and which he wishes to buy, and believes he can pay for, the legal department will guide him through the transaction, examine the abstract, contract and deed to the property, and

even make an examination as to the value of it, providing the employe is in doubt as to whether it is worth the amount asked. Most especially, the Company urges employes to go to them for advice when contemplating the purchase of property *before* any money has been paid on the contract. A purchase should not be made and then submitted to the legal department for advice as to the title to the premises, value, etc. Do not buy any vacant lots unless able to pay at least 25 per cent of the purchase price as a first payment, or do not buy on lease or option contract.

The legal department is interested only in purchases that are made with a view of establishing a home or a permanent investment, and do not care to examine abstracts for property which is being bought for purely speculative purposes, as they do not recommend such purchases in most cases. This also applies to other investments, as it would be impossible for them to inquire into the values of stocks, bonds, or securities which involve commercial value.

The Company urges employes not to buy land on contract with some other person as it is the law that, if the other person is unable to meet his share of the payments upon the contract, the burden will fall upon the responsible party to carry out both obligations, which undoubtedly would make too heavy a burden. Even if both payments could be made, interest in the property would have to be shared with the co-purchaser to the extent of his payments at the time the deed is granted.

DEBTS

The Ford Motor Company expects and insists that all of its employes pay their just debts and obligations without having to be called to the legal department and told to do so. If, however, on account of sickness and other misfortunes, payments have fallen behind, the legal department is always ready to assist in securing the consent of the creditors to an extension of time, and thereby relieving employes of having to raise the entire amount of the claim at once, and at the same time save the \$2.00 to \$5.00 court costs incident to garnishment suits. The Company urges such employes to go to the legal department frankly regarding their debts. They will find this better than to endeavor to evade creditors and keep the knowledge from the Company.

When a claim is presented to the legal department against an employe which the employe honestly believes to be unjust, and wishes to contest, he is free to allow the claim to be sued and garnishment issued in the regular way, and abide by the decree of the court.

It is the policy of the Company to discourage suits and garnishments, and arrangements have been made with a large number

of collection agencies, lawyers and business houses in the city to send their claims against employes to the legal department before bringing regular garnishment proceedings through the court.

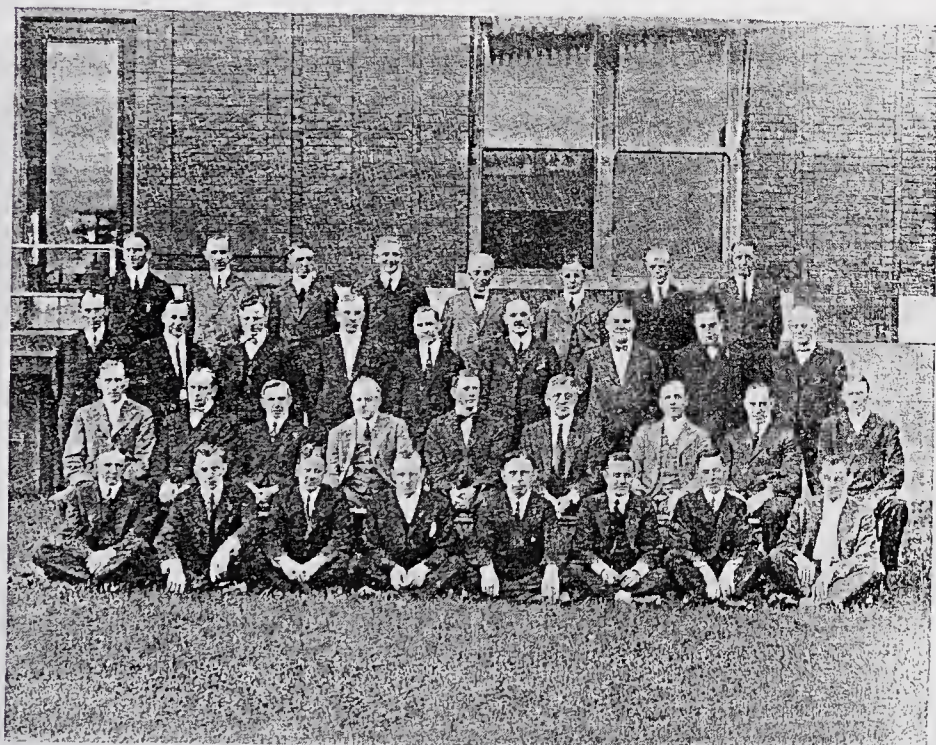
A representative of the legal department, will have charge of all garnishment cases, collection of debts against employes and the deduction of wages for any other cause, and must hereafter be consulted at the employment office between the hours of 8:00 A. M. and 5:00 P. M. daily, except Saturdays.

IN GENERAL

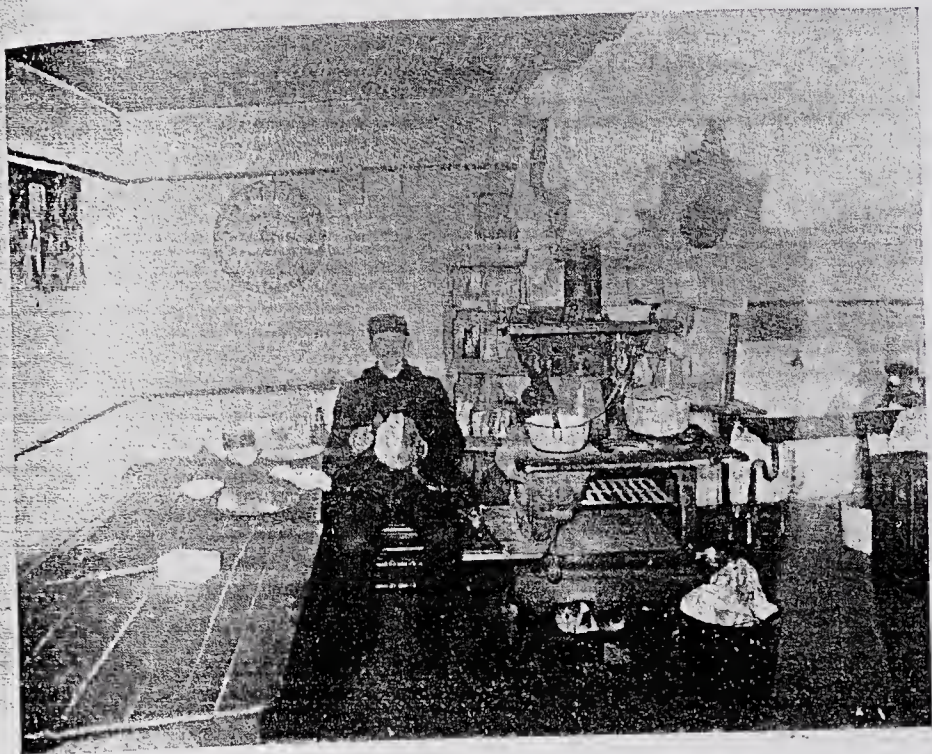
The service of the legal department is not confined to the matters which have here been set forth, and it will be pleased to give to employes general advice and guidance in any of their legal matters.

This is done in order that the sociological department may be aided in giving full measure of assistance to enable employes to fully enjoy the privileges of the profit-sharing plan.

Employes are urged to consult often with the Company's investigator assigned to the locality in which they live, and ask his advice and opinion on matters relative to their welfare and that of their family. Be honest and truthful with the investigators, and see if they cannot be of assistance in straightening out difficulties.



The investigation staff which is teaching Ford employes how to live and take care of their share of profits



An insanitary kitchen



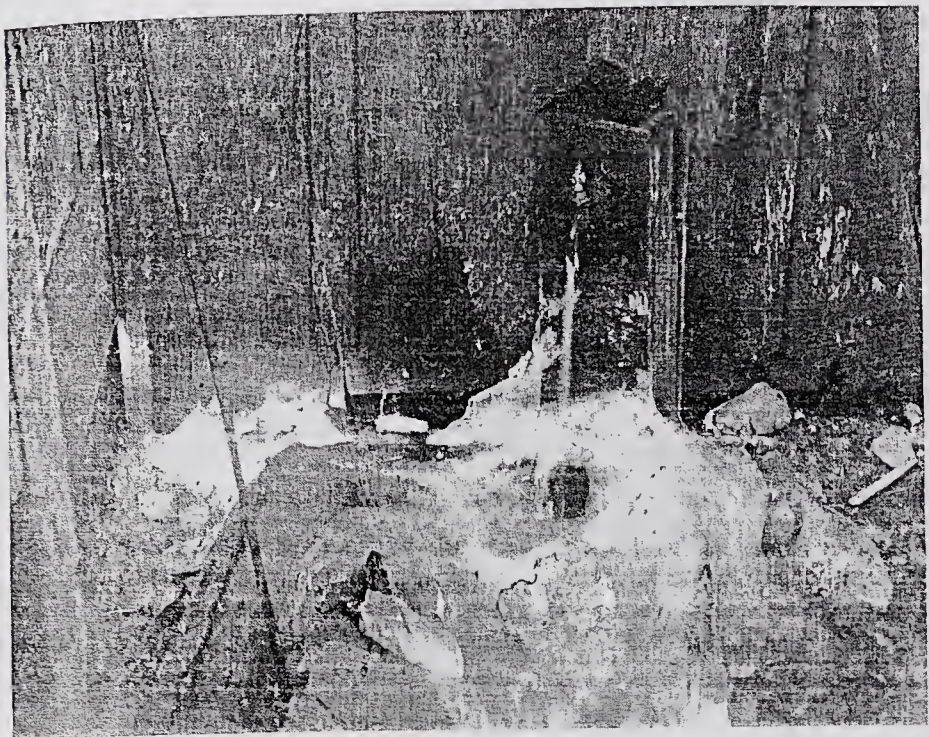
A sanitary kitchen



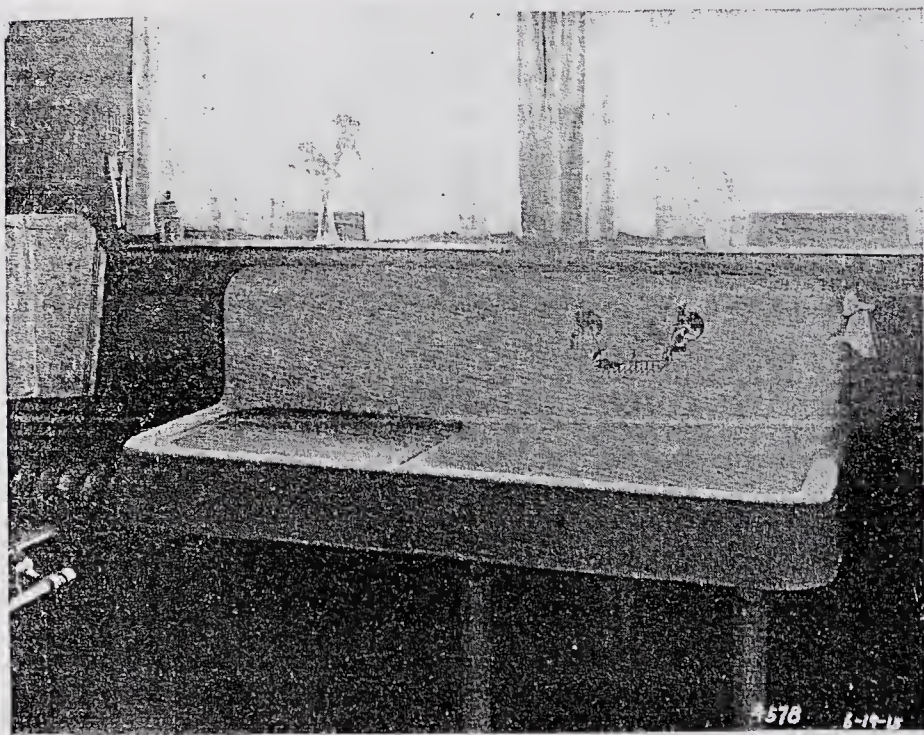
A filthy back yard; a breeder of disease



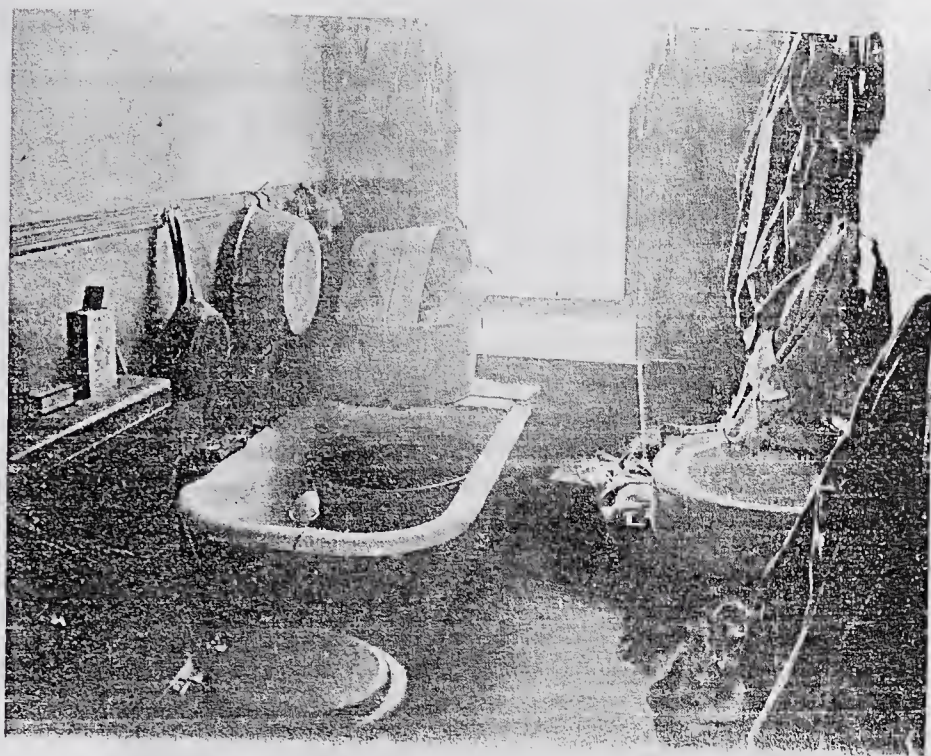
A neat, clean yard in which the owner may take pride



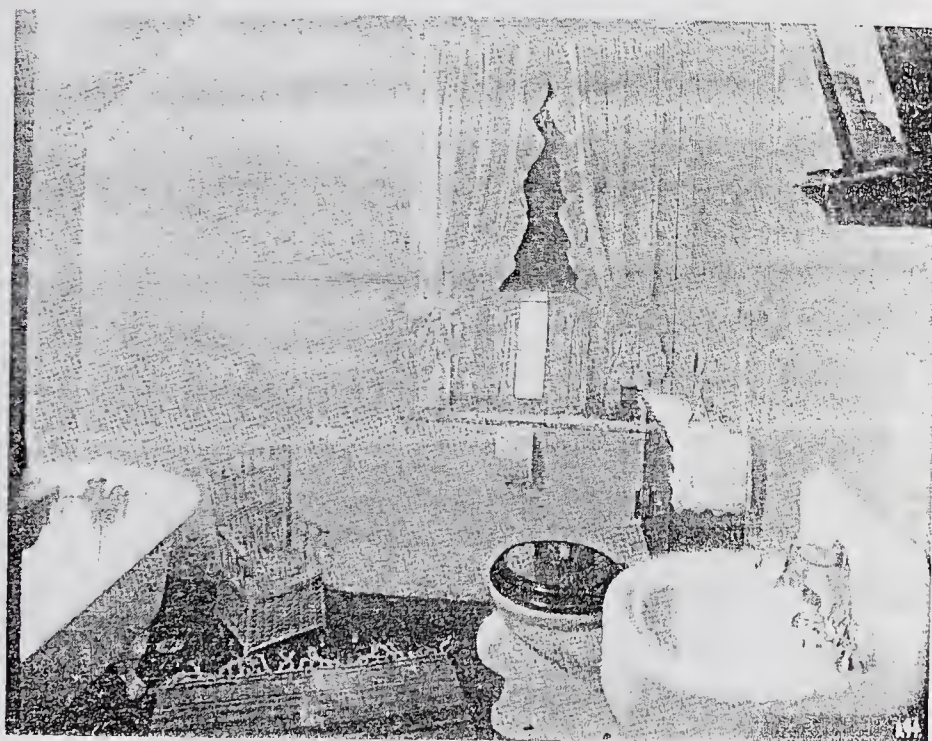
This water tap; located outside the house; the only available water supply for family. Note ice and frozen debris on ground



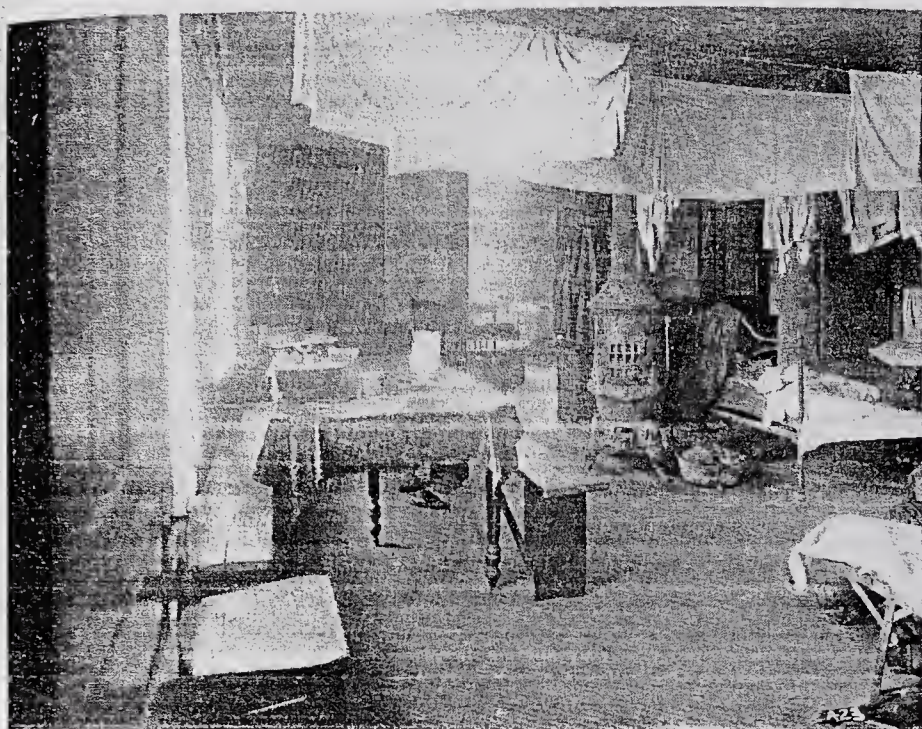
The improved method of water supply for household



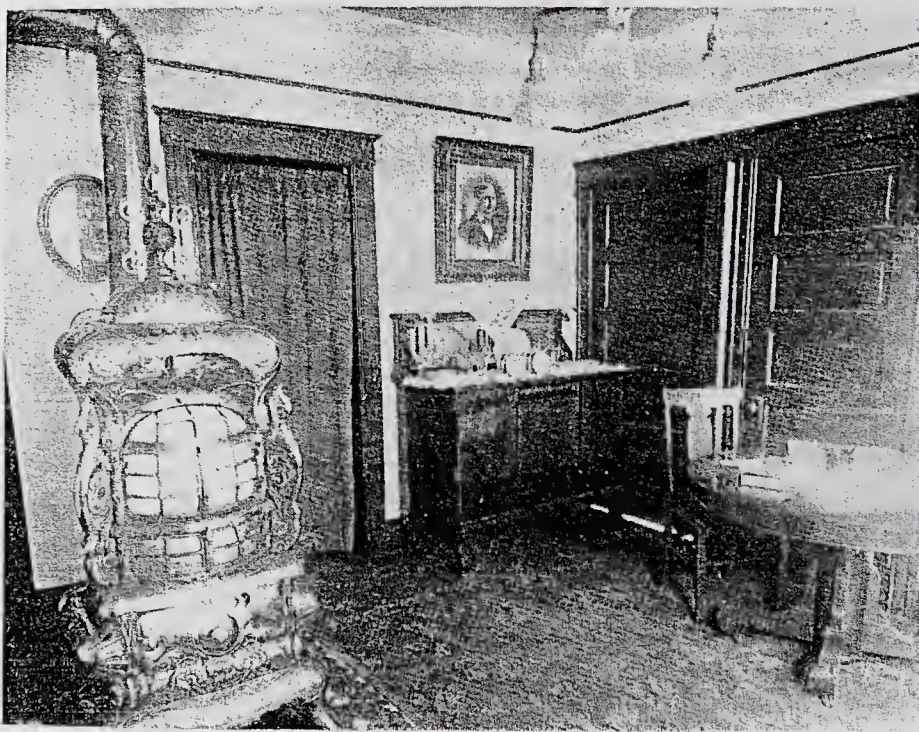
This bath tub probably never is used for the purposes intended



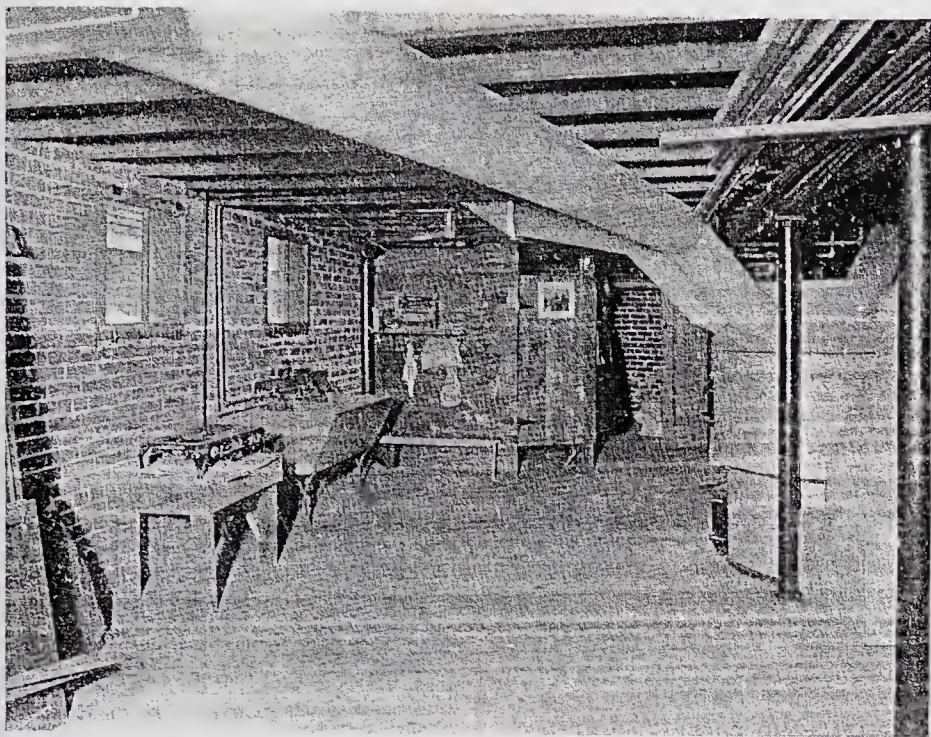
This one is



A non-profit-sharing dining room



A profit-sharing dining room



A neat, clean basement



A typical east side tenement. A bad condition that has disappeared among Ford employees since the beginning of the profit-sharing plan

THE RESULT OF ONE YEAR'S PROFIT-SHARING

The results of the Profit-Sharing Plan have shown this work, together with the benefits the employees have derived, to be very satisfactory.

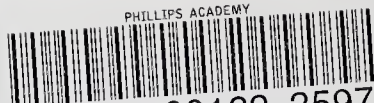
Records compiled January 12th, 1915, just one year after the Profit-sharing Plan was inaugurated, give some very interesting figures showing the ways employees have invested their extra money to their future benefit:

	January 12th, 1914	January 12th, 1915	Gain
Number of Employees.....	13,251	14,255	
Amount in Banks.....	\$ 996,418.00	\$3,046,301.00	\$2,049,883.00
Total Amount of Life Insurance....	2,471,663.00	6,493,709.00	4,022,046.00
Total Value of Homes Owned.....	468,230.00	933,524.00	465,294.00
Total Value of Lots Owned.....	67,160.00	94,136.00	26,976.00
Total Value of Homes on Contract.	3,282,311.00	8,867,159.00	5,584,828.00
Total Value of Lots on Contract....	413,854.00	999,327.00	585,473.00
Total Amount Paid on Homes on Contract.....	1,111,258.00	3,237,864.00	2,126,606.00
Total Amount Paid on Lots on Contract.....	100,757.00	276,722.00	175,967.00

In January 1915, 3,531, or 25% of the men employed, were new men, most of whom had been out of work a long time, and had not yet served their six months probationary period, in order to qualify for a share of the profits.

The above figures show the splendid progress made by some employees, who have grasped the spirit and the purpose of the plan. It is possible, with the help of every man in the organization, to make the records for the next year and each succeeding year, show a still greater progress and show that more and more of the employees are availing themselves of the opportunity to build constructively for the future, and to have made the world a little better and a little richer by having lived in it, which is the purpose of the Plan.

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